

before too, and I say, well I haven't got the money, and they say, we are suing. So they file a law suit against John. John signed the note. It is unsecured. Exactly the situation in the note. First of all, they have to go through a complete court procedure to even prove their debt. They haven't got any lien or judgment on my property. They have to go through court and get that. Once they may or may not get that eventually, then they would only get a judgment against me and then they have to go after the property after that. In that case, the odds are if I have got even an ounce of brains, and I claim I do, that property would be protected. I would have another mortgage on it. I would have forty dozen other things. In other words, it is exactly what it is. It is an unsecured debt and they know it and it is a very risky debt...with me it is any way. But it is not that way under this bill as I understand it. As I understand it, the moment old John kicks off, the moment I die, that bank has basically got a very tightly equivalent of a first mortgage on that property bango, like that. So it is, at least I am claiming and I may be wrong, and if I am wrong I apologize like mad, but as I understand it it is a completely different situation. Now they have got a lock on the property and they are home free. So for all practical purposes, they are one heck of a lot better off with me dead than alive in this type of case. As I say, I may be wrong. If I am, Chris, I want you to correct me. But if I am right on this, then it isn't the identical system as we have been hearing all along on this bill. In other words, we are just doing after death what you could do before death. It is a whole completely different system. I think the language of the bill does say the survivor, Shirley, becomes "personally liable" just like that the moment I am dead, from that property, and it is not that situation if I continue to live and I default on the debt. As I say, I may be wrong and if I am I would like to have somebody explain it to me and correct me, but if I am right, if I am right, and I am not telling you to support or oppose the bill...if I am right though...

PRESIDENT: One minute, Senator DeCamp.

SENATOR DeCAMP: ...you ought to have a real careful look at it before you do anything further.

PRESIDENT: The Chair recognizes Senator Johnson.

SENATOR JOHNSON: Question.

PRESIDENT: All right, the question has been called. Do I see